Case 16-21154 Doc 1 Fill in this information to identify your case:	Filed 06/29/16	Entered 06/29/16 17:08:27 age 1 of 68	Desc Main
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)	<u> </u>		
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify You	ırself	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your full name	Bryson First name	First name
Write the name that is your government-issu picture identification (example, your driver's	ed Middle name	Middle name
license or passport	Last name	Last name
Bring your picture identification to your mouth the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All other names	you	
have used in the	e last First name	First name
8 years	Middle name	Middle name
Include your married of		wildule flame
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 of your Social	ligits XXX - XX- 3865	xxx - xx
Security numbe	r or OR	OR
federal Individu Taxpayer Identification number (ITIN)	al 9 xx - xx-	9 xx - xx-

Bryson Case 16-21154 DOC 1 Filed 06//29/16 Entered 06/29/16 11-7:08:27 Desc Main Debtor 1 Page 2 of 68 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 8455 S. Kingston Ave. Number Street Number Street Illinois 60617 Chicago City State Zip Code City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Part 2: Tell the Court About Your Bankruptcy Case 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for No. bankruptcy within the last 8 years? Yes. District Case number District Case number District When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with you, or by a Debtor Relationship to you business partner, or District Case number, if known by an affiliate? 11. Do you rent your ✓ No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ✓ No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Bryson Case 16-21154 DDoc 1 Filed 06//29/16 Entered 06/29/16 11-7:08:27 Desc Main Page 4 of 68 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Number Street that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Bryson Case 16-21154 DDoc 1 Filed 06/29/16 Entered 06/29/16 /147:08:27 Desc Main

About Debtor 1:

Page 5 of 68

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

You must check one: ✓ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion. Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. I received a briefing from an approved credit

counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

I have a mental illness or a mental Incapacity.

deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be

unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

About Debtor 2 (Spouse Only in a Joint Case):

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in

person, by phone, or through the internet, even after I reasonably tried to

Active duty. I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Bryson Case 16-21154 DDoc 1 Filed 06/429/16 Entered 06/429/16 (147:408:27 Desc Main Page 6 of 68 **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Bryson Martin Signature of Debtor 2 Signature of Debtor 1 Executed on 6/29/2016 Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1 Bryson Case 16-21154 DOC 1 Filed 06/29/16 Entered 06/29/166 (ile First Name Documents) Page 7 of 68

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

X

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

rrect.		•
/s/ Mike Miller Signature of Attorney for Debtor	Date	6/29/2016 MM / DD / YYYY
Mike Miller Printed name		
Semrad Law Firm		
Firm name 20 S. Clark Street		
Street 28th Floor		
Chicago	Illinois	60603
City	State	Zip Code
Contact phone		Email address
Bar number		Illinois State

Doc 1 Filed 06/29/16 Entered 06/29/16 17:08:27 Fill in this information to identify your case: Debtor 1 Bryson Martin First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$2,257.00 1b. Copy line 62, Total personal property, from Schedule A/B \$2,257.00 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities Your liabilities Amount you owe 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) \$1,500.00 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) \$0.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F...... \$34.986.00 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... \$36,486.00 Your total liabilities Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I) \$1,782.26

5. Schedule J: Your Expenses (Official Form 106J)

Copy your combined monthly income from line 12 of Schedule I.....

Copy your monthly expenses from line 22, Column A, of Schedule J.....

\$1,607.00

Bryson Case 16-21154 DDoc 1 Filed 06//29/16 <u>Entered</u> 06/29/166/147:08:27 <u>Desc Main</u> Debtor 1 Page 9 of 68 **Answer These Questions for Administrative and Statistical Records** Part 4: 6. Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those incurred by an individual primarily for a personal, family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official \$982.58 Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: From Part 4 on Schedule E/F, copy the following: **Total claim** \$0.00 9a. Domestic support obligations (Copy line 6a.) \$0.00 9b. Taxes and certain other debts you owe the government. (Copy line 6b.) \$0.00 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.) \$22.869.00 9d. Student loans. (Copy line 6f.)

9e. Obligations arising out of a separation agreement or divorce that you did not report as

9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

priority claims. (Copy line 6g.)

9g. Total. Add lines 9a through 9f.

\$0.00

\$0.00

\$22,869.00

	Case 16-21154		Filed 06/29/16	<u>Entered 06/2</u> 9/16 1	L7:08:27 D	esc Main
Fill in this	information to identify your case	:				
Debtor 1	Bryson	D	Martir	1		
	First Name	Middle	Name Last N	lame		
Debtor 2						
(Spouse,	if filing) First Name	Middle	e Name Last N	ame		
United St	ates Bankruptcy Court for the:	Northern	District of II	linois		
			(5	State)		
Case nun (If known)	nber					
(Check if this is an
Officia	al Form 106A/B					amended filing
Saha	dula A/Di Brana	r4.,				404
	dule A/B: Prope stegory, separately list and des					12/1
esponsib rrite your Part 1:	where you think it fits best. Be ble for supplying correct inform name and case number (if kno Describe Each Resident u own or have any legal or equ	mation. If more sown). Answer ev ce, Building,	space is needed, attach very question. Land, or Other Rea	a separate sheet to this form. I Estate You Own or Hav	On the top of any	additional pages,
Ń	No. Go to Part 2		, ,	, , , ,		
一百	Yes. Where is the property?					
			What is the property	? Check all that apply.	Do not deduct secur	ed claims or exemptions. Put
1.1	O		_ Single-family home			ecured claims on Schedule D: e Claims Secured by Property.
	Street address, if available, or o	other description	Duplex or multi-uni	t building		, ,
			_ Condominium or co	Joberanive	Current value of the continuous c	he Current value of the portion you own?
			Manufactured or m	obile home		
	Number Street		_ Land		Doscribo the natur	o of your ownership
	Number Street		Investment property		interest (such as fe	e of your ownership ee simple, tenancy by
	City State	Zip Code	Timeshare Other		the entireties, or a	life estate), if known.
	Only State	Zip Code	Ш			
				in the property? Check one.	Check if this is (see instruction	s community property
			Debtor 1 only		(See Instruction	ons)
			Debtor 2 only	or 2 only		
			Debtor 1 and Debto	debtors and another		
			_	u wish to add about this item,	, such as local	
If you	own or have more than one, list h	ere:				
			What is the property			red claims or exemptions. Put ecured claims on <i>Schedule D:</i>
1.2	Street address, if available, or o	other description	Single-family home			e Claims Secured by Property.
	,	, -	Duplex or multi-uni Condominium or co	•	Current value of t	he Current value of the
			Condominium or co	operative	entire property?	portion you own?
			Land	Jolie Horrie		
	Number Street		Investment property	1	Describe the natur	e of your ownership
			Timeshare			ee simple, tenancy by life estate), if known.
	City State	Zip Code	Other			
			Who has an interest	in the property? Check one	Charle if this is	
			Debtor 1 only	in the property? Check one.	(see instruction	s community property ons)
			Debtor 2 only		_	
			Debtor 1 and Debtor	or 2 only		
			At least one of the o	•		
			_	u wish to add about this item,	such as local	
			property identification	n number:	Jacii as local	

Debtor 1	Bryson Case 16-211	54 DDoc 1	Filed 06/29/16 Entered 06/29/16	(Ak76i)08: <u>27 De</u>	sc Main
1.3 Stre	et address, if available, or oth	w	Documes Name Page 11 of 68 /hat is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative	the amount of any secu Creditors Who Have C Current value of the	
Nun City	nber Street State	Zip Code	Manufactured or mobile home Land Investment property Timeshare Other	Describe the nature of interest (such as fee the entireties, or a life	simple, tenancy by
		Cot	The has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another ther information you wish to add about this item, s	(see instructions	ommunity property
you ha		ion you own for all c	roperty identification number: of your entries from Part 1, including any entries fo		
Do you ov ou own th	vn, lease, or have legal or e at someone else drives. If you ns, trucks, tractors, sport utilit	quitable interest in a lease a vehicle, also r	any vehicles, whether they are registered or not? In report it on Schedule G: Executory Contracts and Unexpes		
	Make Model: Year: Approximate mileage: Other information:	Chevy Impala 2005 220000	Who has an interest in the property? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this is community property (see instructions)	the amount of any secu	claims or exemptions. Put used claims on Schedule D: Claims Secured by Property. Current value of the portion you own? \$700.00
3.2	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)	the amount of any secu	claims or exemptions. Put used claims on Schedule D: Claims Secured by Property. Current value of the portion you own?

Debtor 1	Bryson Case 16-21154 DDoc 1 First Name Middle Name	Filed 06/29/16 Entered 06/29/14	്ഷ്പ്ര്യ8: <u>27 Desc Main</u>		
0.0		Document Page 12 of 68	De est de la decese de la la la companya de la Comp		
3.3	Make Model:	Who has an interest in the property? Check one.	Do not deduct secured claims or exemptions. Put the amount of any secured claims on <i>Schedule D</i> :		
	Year:	Debtor 1 only	Creditors Who Have Claims Secured by Property.		
	Approximate mileage:		croances time have claime decared by thopeny.		
	··· <u> </u>	Debtor 2 only	Current value of the Current value of the		
	Other information:	Debtor 1 and Debtor 2 only	entire property? portion you own?		
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
3.4		Who has an interest in the property? Check	Do not deduct secured claims or exemptions. Put		
	Model:	one.	the amount of any secured claims on Schedule D:		
	Year: Approximate mileage:	Debtor 1 only	Creditors Who Have Claims Secured by Property.		
	Approximate mileage.	Debtor 2 only	Current value of the Current value of the		
	Other information:	Debtor 1 and Debtor 2 only	entire property? portion you own?		
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
4.1	Yes Make	Who has an interest in the property? Check	Do not deduct secured claims or exemptions. Put		
4.1			·		
	Model: Year:	one. Debtor 1 only	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.		
	Approximate mileage:		Ordanois Who Have dialing decared by Froperty.		
	··· <u> </u>	Debtor 2 only	Current value of the Current value of the		
	Other information:	Debtor 1 and Debtor 2 only	entire property? portion you own?		
		At least one of the debtors and another			
		Check if this is community property (see instructions)			
4.2	Make	Who has an interest in the property? Check	Do not deduct secured claims or exemptions. Put		
			the amount of any secured claims on Schedule D:		
	Model:	one.	•		
	Model: Year:	one. Debtor 1 only	the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.		
	Model:	one.	•		
	Model: Year:	one. Debtor 1 only	Creditors Who Have Claims Secured by Property.		
	Model: Year: Approximate mileage:	one. Debtor 1 only Debtor 2 only	Creditors Who Have Claims Secured by Property. Current value of the Current value of the		
	Model: Year: Approximate mileage:	one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Creditors Who Have Claims Secured by Property. Current value of the Current value of the		
5. Ado	Model: Year: Approximate mileage: Other information:	one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Current value of the entire property? Current value of the portion you own?		

Debtor 1 Bryson Case 16-21154 DDoc 1 Filed 06/29/16 Entered 06/29/16 (1/47):08:27 Desc Main Document Plane Document Plane Page 13 of 68

Describe Your Personal and Household Items

Do you own or have any legal or equi	table interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6. Household goods and furnishings		
Examples: Major appliances, furniture, linens, chi	na, kitchenware	
☐ No		
Yes. Describe Used Furniture		\$600.00
		φοσο.ου
7. Electronics Examples: Televisions and radios; audio, video, s	tereo, and digital equipment; computers, printers, scanners; music	
☐ No		
Yes. Describe Used Electronics		\$600.00
9. Callestibles of value		
	ts, or other artwork; books, pictures, or other art objects; ons; other collections, memorabilia, collectibles	
✓ No		
Yes. Describe		
9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and ot and kayaks; carpentry tools; musical in	her hobby equipment; bicycles, pool tables, golf clubs, skis; canoes struments	
✓ No		
Yes. Describe		
10. Firearms Examples: Pistols, rifles, shotguns, ammunition, a	and related equipment	
Yes. Describe		
11. Clothes Examples: Everyday clothes, furs, leather coats, o	designer wear, shoes, accessories	
Yes. Describe Used Clothing		\$350.00
12. Jewelry Examples: Everyday jewelry, costume jewelry, eng gold, silver	agement rings, wedding rings, heirloom jewelry, watches, gems,	
✓ No		
Yes. Describe		
13. Non-farm animals		
Examples: Dogs, cats, birds, horses		
✓ No		
Yes. Describe		
	ou did not already list, including any health aids you did not list	
✓ No		
Yes. Describe		
-	rom Part 3, including any entries for pages you have attached	\$1550.00

Debtor 1 Bryson Case 16-21154 DOC 1 Filed 06/29/16 Entered 06/29/16 (北元:08:27 Desc Main

Document Page 14 of 68

Describe Your Financial Assets

Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes 17.1. Checking account: Bank of America \$7.00 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ✓ No Institution or issuer name: Yes 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Bryson Case 16-21154 DDoc 1 Filed 06/129/16 Entered 06/29/16 (147:08:27 Desc Main Document Page 15 of 68 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. Yes. Give specific information about Issuer name: them.... 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans **✓** No Type of account: Institution name: Yes. List each account separately. 401(k) or similar plan: 401(k) or similar plan: Pension plan: Pension plan: IRA: IRA: Retirement account: Retirement account: Keogh: Keogh: Additional account: Additional account: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others **✓** No Institution name: Yes.... Electric: Gas: Heating oil: Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture: Other: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) **✓** No Issuer name and description: Yes....

Debte	or 1	Bryson Ca First Name	<u>ase 1</u>	6-21154	DDOC 1 Middle Name		06/29/16 :umetht			16 Ak7i08: <u>27</u>	Des	sc Main
24.				ition IRA, in a), 529A(b), and		a qualified	d ABLE progra	m, or un	der a qualified st	ate tuition program.		
		No Yes	Institutio	on name and o	description. Sep	arately file	the records of a	ny interes	sts.11 U.S.C. § 52	1(c):		
25.	ехе	sts, equita rcisable fo No Yes. Desc	r your l		ts in property	(other tha	an anything lis	ted in lin	e 1), and rights c	or powers		
26.	Еха	ents, copy	rights, t				intellectual pro yalties and licens		ements			
27.	Еха		ding per		eneral intangil e licenses, coo		ssociation holdin	gs, liquor	licenses, profess	ional licenses		
Mon	iey (or prope	erty ov	ved to you	?						pc Do	urrent value of the ortion you own? ont deduct secured ims or exemptions.
28.	✓	Yes. Give s about you a	pecific in them, ir Iready fil							Federal: State: Local:		
	Exan			ump sum alimo	ony, spousal sup	pport, child	support, mainte	nance, div	vorce settlement, p	property settlement		
	Ħ	No Yes. Give s	pecific iı	nformation						Alimony: Maintenance: Support: Divorce settlement Property settlement		
	Exan	<i>nples:</i> Unpa	aid wage al Secur	-			-	pay, vaca	tion pay, workers' c	compensation,		

Debt	tor 1	Bryson Case 16 First Name	<u>6-21154</u>	DDOC 1 Middle Name		6/29/16 methtme	Entered Page 17		166/147i08: <u>27</u>	Des	c Main
31.		rests in insurance mples: Health, disabi		rance; health			Ü		r's insurance		
		No Yes. Name the insur of each policy and lis		,	Company nam	e:			Beneficiary:		Surrender or refund value:
32.	If you	interest in propert u are the beneficiary erty because someo No Yes. Describe	of a living trus				policy, or are cur	rrently entitle	ed to receive		
33.		ms against third panples: Accidents, em					ade a demand	for payme	nt		
		No Yes. Describe								-	
34.		er contingent and et off claims	unliquidated	claims of e	very nature, ir	ncluding co	unterclaims of	the debtor	and rights		
	H	No Yes. Describe									
35.	_	financial assets yo	u did not alre	ady list							
		Yes. Describe								_	
36.		the dollar value of Part 4. Write that nu	-								\$7.00
Part	5:	Describe Any E	susiness-R	elated Pro	pperty You	Own or Ha	ave an Inter	est In. Li	st any real estat	e in P	art 1.
37.	Do y	ou own or have ar	ıy legal or eqı	uitable inter	est in any bus	iness-relate	d property?				
		No. Go to Part 6. Yes. Go to line 38.								po i Do	rrent value of the rtion you own? not deduct secured claims exemptions
38.	_	ounts receivable or	commission	s you alread	y earned					OI C	».o.ripuorio
	=	No Yes. Describe									
39.		ce equipment, furn nples: Business-rela			odems, printer	s, copiers, fa	x machines, rug	gs, telephone	es, desks, chairs, elect	tronic de	evices
		No Yes. Describe									

Debto	First Name	6-21154 DDoc 1 Middle Name	Filed 06/29/16 Document	<u>Entered</u> 06/29/11/ Page 18 of 68	6∂∂4k76ù08: <u>27 D</u>	esc Main
40. N	Machinery, fixtures, eq	uipment, supplies you us	e in business, and tools o	f your trade		
E	√ No					
	Yes. Describe					
41. l	nventory					
E	✓ No					
[Yes. Describe					
42. I I	nterests in partnershi	ips or joint ventures				
E	✓ No					
Г	Yes. Give specific	1	Name of entity:		% of ownership:	
-	information about	_				
	them					
		-				_
42 Cı	istomor lists, mailing	lists, or other compilation				-
_		nsis, or other compliation	15			
Ŀ	No	-ll	:.f	111000200010000000000000000000000000000		
L	Yes. Do your lists in	clude personally identifiable	iniormation (as defined in 1	1 0.5.C. § 101(41A))?		
	☐ No	ı				
	Yes. Descr	ibe				
44. /	Any business-related p	property you did not alread	ly list	'		
_	√ No		•			
	Yes. Give specific	-				
	information	-				
		-				
		-				
		-				
		<u>-</u>				
		•		or pages you have attache		
Part 6	Describe Any F	Farm- and Commercian interest in farmland, list it in	al Fishing-Related Pr Part 1.	operty You Own or H	ave an Interest In	
46. [ercial fishing-related prope	rtv?	
	No. Go to Part 7.	,g 2. equ			· • ·	Current value of the
Ļ	Yes. Go to line 47.					portion you own?
						Do not deduct secured claims
L						Ciairis
I.	_					or exemptions
	Farm animals	ultar forms voice of fine				
	_	ultry, farm-raised fish				
E.	Farm animals	ultry, farm-raised fish				

Deb	tor 1 Bryson Case 16 First Name	6-21154 DOC 1 Middle Name		Entered 06/29/16 /147:08:27 Page 19 of 68	Desc Main
48.	Crops-either growing	or harvested	Document	1 age 13 01 00	
	✓ No				
	Yes. Describe				
49.	Farm and fishing equip	oment, implements, mach	inery, fixtures, and tools	of trade	
	✓ No				
	Yes. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and commer	cial fishing-related prope	rty you did not already lis	st	
	✓ No				
	Yes. Describe				
				for pages you have attached	
Part				nat You Did Not List Above	
53.		perty of any kind you did it is, country club membership	not already list?		
	✓ No				
	Yes. Give specific				
	information				
E4 A	dd the deller velue of ell	of your entries from Bort	7 Write that number has	re	
54. A	uu trie uoliar value ol ali	or your entries from Part	7. Write that number her	e	
Part	8: List the Totals of	of Each Part of this F	orm		
55. F	Fart 1. Total real estate, i	ine 2			
56. p	oart 2 total vehicles, line	5	\$700.00		
57. P	art 3: Total personal and	d household items, line 15	\$1550.00	_	
58. P	art 4: Total financial ass	ets, line 36	\$7.00		
59. F	Part 5: Total business-re	lated property, line 45		<u> </u>	
60. F	Part 6: Total farm- and fi	shing-related property, lir	ne 52		
61. F	Part 7: Total other prope	rty not listed, line 54			
62. 1	Total personal property.	Add lines 56 through 61	\$2257.00		+ \$2257.00
		-	φ2237.00	Copy personal property	
					\$2257.00
63. T	otal of all property on So	chedule A/B. Add line 55 +	line 62		·

Filli	in this inform	Case 16-21154 ation to identify your case:	Doc 1 Filed 06/	29/16 Entered 06/2	9/16 17:08:27	Desc Main
	otor 1	Bryson First Name	D Middle Name	Martin Last Name		
	otor 2 ouse, if filing)		Middle Name	Last Name		
Unit	ted States Ba	ankruptcy Court for the:	Northern E	District of Illinois		
	se number nown)			(State)		
Of	ficial F	Form 106C			1	Check if this is a amended filing
Sc	hedul	e C: The Prop	erty You Claim	as Exempt		12/1
For s to exer exer exer oror	each iten o state a s mpted up eive certa mption of perty is d t1: Ident Which set	n of property you class pecific dollar amount to the amount of an in benefits, and tax-100% of fair market etermined to exceed ify the Property You of exemptions are you cle claiming state and federal e claiming federal exemptions	t as exempt. Alternatively applicable statutory exempt retirement fundational value under a law that that amount, your executable status and that amount, your executations. See the status of the sta	st specify the amount of rely, you may claim the full limit. Some exemptionsds—may be unlimited in a limits the exemption to emption would be limited in if your spouse is filing with you.	ull fair market value —such as those for dollar amount. How a particular dollar a to the applicable s	r health aids, rights to wever, if you claim an amount and the value of the
		ription of the property an ale A/B that lists this prop		Amount of the exemption yo Check only one box for each ex	·	cific laws that allow exemption
			Copy the value from Schedule A/B			
	Brief description	Bank of America	\$7.00	✓ .	_	735 ILCS 5/12-1001(b)
	Line from Schedule A			\$7.00 100% of fair market value, u applicable statutory limit	up to any	
	Brief description	Used Furniture	\$600.00	▽		735 ILCS 5/12-1001(b)
	Line from Schedule A			\$600.00 100% of fair market value, u applicable statutory limit		
3.	(Subject to	adjustment on 4/01/19 and e	• •	5? es filed on or after the date of adjus n 1,215 days before you filed this c	,	

No Yes

Debtor 1 Bryson Case 16-21154 DOC 1 Filed 06/29/16 Entered 06/29/16 (147) 08:27 Desc Main

| Debtor 1 Bryson Case 16-21154 DOC 1 Filed 06/29/16 Entered 06/29/16 (147) 08:27 Desc Main

Part 2: **Additional Page** Brief description of the property and line Current value of Amount of the exemption you claim Specific laws that allow exemption on Schedule A/B that lists this property the portion you Check only one box for each exemption. own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(a) \$350.00 **✓ Used Clothing** description: \$350.00 Line from 100% of fair market value, up to any Schedule A/B: 11 applicable statutory limit 735 ILCS 5/12-1001(b) Brief \$600.00 \checkmark description: **Used Electronics** \$600.00 Line from 100% of fair market value, up to any Schedule A/B: 07 applicable statutory limit

		Case 16-21154	Dec 1 Filed	00/00/10 Emt		/1.0.17.00.07	Daga Main	
Fill i	n this informa	ation to identify your case:	DOCT FIEO	06/29/16 Ente	<u> </u>	/10 17.08.27	Desc Main	
Deb	otor 1	Bryson First Name	D Middle Name	Martin Last Name				
	otor 2 ouse, if filing)	First Name	Middle Name	Last Name				
		nkruptcy Court for the: No	orthern	District of Illinois (State)				
	e number nown)							
		orm 106D					am	eck if this is a ended filing
Sc	hedul	le D: Creditor	rs Who Hav	ve Claims S	Secured	by Prope	rty	12/1
f orm 1.	Do any cred No. Ch Yes. Fil	nation. If more space top of any additional ditors have claims secured eck this box and submit this followed in all of the information below.	pages, write your by your property?	name and case n	umber (if kno	own).	es, and attach it t	o this
	List all secu	All Secured Claims ured claims. If a creditor has than one creditor has a par the claims in alphabetical or	rticular claim, list the other	er creditors in Part 2. As		Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1	Luchas Auto Creditor's Na 3535 E. 100 Number	me	Chevy, Impala Value:			\$1,500.00	\$700.00	\$800.00
	Chicago City Who owes Debtor	Illinois 60617 State ZIP Code the debt? Check one. 1 only	As of the date you fil Contingent Unliquidated Disputed Nature of lien. Check	e, the claim is: Check a	ıll that apply.			
		1 and Debtor 2 only		ı made (such as mortga	ge or secured			
	another Check i	one of the debtors and if this claim relates to a unity debt	Statutory lien (suc Judgment lien fror Other (including a		s lien)			
	Date debt w	as incurred	Last 4 digits of acco	unt number				
		Add the dollar value of you nere:	ır entries in Column A	on this page. Write th	at number	\$1,500.00		

	Case 16-21154	1 Doc 1 Filed	06/29/16	Entered 06/	29/16 17:08:27	Desc	Main		
Fill in this	information to identify your case				0/10 17:00:27	D030	iviaiii		
Debtor 1	Bryson First Name	D Middle Name	Martin Last Na	ame					
Debtor 2 (Spouse, i	if filing) First Name	Middle Name	Last Na						
United Sta	ates Bankruptcy Court for the:	Northern	District of Illin						
Case num	nber		(St	ate)					
Officia	al Form 106E/F				<u> </u>	Chec	ck if this is an	amended filing	
Sche	dule E/F: Cre	ditors Who l	Have Ur	nsecured	l Claims			12/15	
party to an 106A/B) ar are listed i the boxes	e as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other arty to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 06A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that re listed in Schedule D: Creditors Who Hold Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in ne boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims								
	any creditors have priority una No. Go to Part 2. Yes.	secured claims against yo	u?						
ident poss Part	all of your priority unsecured tify what type of claim it is. If a cla ible, list the claims in alphabetic 1. If more than one creditor hold an explanation of each type of c	aim has both priority and non al order according to the cre ds a particular claim, list the	npriority amounts, editor's name. If yo other creditors in	list that claim here a ou have more than to Part 3.	nd show both priority and	d nonpriority a	amounts. As r	much as	
						Total claim	Priority amount	Nonpriority amount	

Bryson Case 16-21154 DDoc 1 Filed 06/129/16 Entered 06/29/16 (147:08:27 Desc Main Debtor 1 Documernt Page 24 of 68 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 City of Chicago Parking \$7,500.00 Last 4 digits of account number Nonpriority Creditor's Name 121 N Lasalle St 107A When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Chicago Illinois 60602 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only |√| Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Parking tickets Is the claim subject to offset? Other. Specify **✓** No Yes 4.2 Comcast \$100.00 Last 4 digits of account number Nonpriority Creditor's Name 11621 E. Marginal Way # 5 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Seattle Washington 98168 Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ✓ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify Unsecured **✓** No Yes 4.3 COMMONWEALTH FINANCIAL \$566.00 Last 4 digits of account number 35N1 Nonpriority Creditor's Name 29 Sawyer Rd When was the debt incurred? 12/1/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent Waltham Massachusetts 02453 Unliquidated Citv Zip Code State Who incurred the debt? Check one. Disputed ✓ Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt ✓ 001 Collection; Collecting for ORIGINAL Is the claim subject to offset?

✓ No

Yes

Other. Specify

CREDITOR: MEDICAL PAYMENT

DATA

Debtor 1 Bryson Case 16-21154 DOC 1 Filed 06/29/16 Entered 06/29/16 1/20/16 1/

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.			
Last 4 digits of account number 8414 When was the debt incurred? 8/1/2015 As of the date you file, the claim is: Check all that apply. Contingent	\$328.00		
Unliquidated ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Collection; Collecting for ORIGINAL Other. Specify			
Last 4 digits of account number	\$500.00		
Last 4 digits of account number 7307 When was the debt incurred? 2/1/2016 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CREDITOR: T-MOBILE	\$2,123.00		
	Last 4 digits of account number		

Debtor 1 Bryson Case 16-21154 DOC 1 Filed 06/29/16 Entered 06/29/16 1476:08:27 Desc Main

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

T-Mobile
Nonpriority Creditor's Name
P.O. Box 742596
When was the debt incurred?

Nonpriority Creditor's Name
P.O. Box 742596
When was the debt incurred?

Nonpriority Creditor's Name
P.O. Box 742596
When was the debt incurred?

After listing any entries on this page, number them beginning		with 4.5, followed by 4.6, and so forth.	Total claim		
4.7	T-Mobile Nonpriority Creditor's Name P.O. Box 742596 Number Street	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply.	\$1,000.00		
	Cincinnati Ohio 45274 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify			
4.8	U S DEPT OF ED/GSL/ATL Nonpriority Creditor's Name PO BOX 2287 Number Street	Last 4 digits of account number 2093 When was the debt incurred? 3/1/2008 As of the date you file, the claim is: Check all that apply. Contingent	\$6,276.00		
	ATLANTA Georgia 30301 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify			
4.9	U S DEPT OF ED/GSL/ATL Nonpriority Creditor's Name PO BOX 2287 Number Street ATLANTA Georgia 30301 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Last 4 digits of account number	\$4,735.00		
	☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	Debts to pension or profit-sharing plans, and other similar debts Other. Specify			

Debtor 1 Bryson Case 16-21154 DOc 1 Filed 06/29/16 Entered 06/29/16 (1/3):08:27 Desc Main
First Name Document Page

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning	ng with 4.5, followed by 4.6, and so forth.	Total claim
U.S. DEPT OF ED/GSL/ATL Nonpriority Creditor's Name PO BOX 2287 Number Street	Last 4 digits of account number 2064 When was the debt incurred? 8/1/2008 As of the date you file, the claim is: Check all that apply.	\$4,575.00
ATLANTA Georgia 30301 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: ✓ Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	
U.S. DEPT OF ED/GSL/ATL Nonpriority Creditor's Name PO BOX 2287 Number Street	Last 4 digits of account number	\$2,999.00
4.12 US DEPT OF ED/GSL/ATL Nonpriority Creditor's Name PO BOX 2287 Number Street ATLANTA Georgia 30301 City State Zip Code Who incurred the debt? Check one. ☑ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	Last 4 digits of account number	\$2,890.00
At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No	Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify	

Debtor 1 Bryson Case 16-21154 DOc 1 Filed 06/29/16 Entered 06/29/16 (1/47/408:27 Desc Main

| Price | Price | Page 28 of 68 | Price | Price | Page 28 of 68 | Price | Page 28 of 68 | Price | Price | Page 28 of 68 | Price |

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 U S DEPT OF ED/GSL/ATL \$1,394.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 2287 When was the debt incurred? 12/1/2009 Street Number As of the date you file, the claim is: Check all that apply. Contingent <u>ATLANTA</u> Georgia 30301 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only $\overline{\mathbf{V}}$ Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Other. Specify Is the claim subject to offset? **✓** No

Yes

Filed 06/29/16 Entered 06/29/16 11.73:08:27 Desc Main Doc 1 Debtor 1

amount here.

Total claims

from Part 2

Page 29 of 68

\$0.00

\$22,869.00

Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government 6c. Claims for death or personal injury while you were intoxicated 6c. \$0.00

> 6e. Total. Add lines 6a through 6d. \$0.00

Total claims

6g. Obligations arising out of a separation agreement or divorce 6g.

6d. Other. Add all other priority unsecured claims. Write that

6f. Student loans

that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other similar 6h.

6i. Other. Add all other nonpriority unsecured claims. Write that 6i. amount here.

\$34,986.00 6j. Total. Add lines 6f through 6i. 6j.

	Case 16-2115	4 Doc 1 Filed 06	6/29/16 Entered	1.06/29/16 17:08:27	Desc Main
Fill in th	nis information to identify your cas		J. J	071011.00.27	Bood Main
Debtor		D Middle Nesse	Martin		
Debtor	First Name	Middle Name	Last Name		
	e, if filing) First Name	Middle Name	Last Name		
United	States Bankruptcy Court for the:	Northern	District of Illinois		
0	art		(State)		
Case n (If know					
Offic	cial Form 106G				Check if this is an amended filing
Sch	edule G: Execut	ory Contracts a	and Unexpire	d Leases	12/1
space is				equally responsible for supplyi page. On the top of any addition	ng correct information. If more onal pages, write your name and
1. Do	you have any executory	contracts or unexpired	leases?		
✓	No. Check this box and file this fo	orm with the court with your other	schedules. You have nothi	ng else to report on this form.	
	Yes. Fill in all of the information b	elow even if the contracts or lea	ses are listed on Schedule	A/B: Property (Official Form 106A	/B).
				n state what each contract or lea xamples of executory contracts an	
	Person or company with who	m you have the contract or lea	ase	State what the contract	t or lease is for

		Case 16-2115	4 Doc 1 Filad (06/20/16 Entored	06/29/16 17:08:27	Desc Main
Fill	in this inform	ation to identify your case		10/29/10 Filleren	00/29/10 17.06.27	Desc Main
De	btor 1	Bryson First Name	D Middle Name	Martin Last Name	_	
	btor 2 bouse, if filing		Middle Name	Last Name	_	
Un	ited States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)	_	
	se number (nown)			(State)	_	
						Check if this is a amended filing
		Form 106H				
<u>Sc</u>	hedul	e H: Your Co	odebtors			12/1
in th	ne boxes on ry question.	the left. Attach the Add	litional Page to this page. C		ages, write your name and c	e, fill it out, and number the entries ase number (if known). Answer
2.	Louisiana, N No. Ge Yes. D	levada, New Mexico, Pue o to line 3. id your spouse, former sp lo	erto Rico, Texas, Washington, nouse, or legal equivalent live	and Wisconsin.) with you at the time?	unity property states and territor	ries include Arizona, California, Idaho, nat person.
	_	Name of your spouse, for	ormer spouse, or legal equival	ent	_	
		Number Street			_	
		City	State	Zip Code	-	
3.	as a codeb	tor only if that person i	s a guarantor or cosigner.	Make sure you have listed th		the person shown in line 2 again ficial Form 106D), <i>Schedule E/F</i> olumn 2.
	Column 1:	Your codebtor			Column 2: The creditor to	whom you owe the debt

Check all schedules that apply:

-ill in th	his information to identify	your case:			9/16 17	:08:27	Desc Mai	n	
) - h-t 4	Danes	Docai		ge oz o i	-00				
Debtor 1	Bryson First Name	D Middle Name	Martin Last Name		-				
Debtor 2	i list Name	Middle Name	Lastinaine			Check if this	is:		
	if filing) First Name	Middle Name	Last Name		-	An amer	nded filing		
	ates Bankruptcy Court for the:		District of Illinois		_		ment showing p		n chapter 1
Case nun			(State		_	NANA / DE	. / > / > / > / > / > / > / > / > / > /	J	
If known)						MIM / DL) / YYYY		
	al Form 106l								
che	dule I: Your Inc	ome							12/1
iforma ages, v	tion about your spouse	r spouse. If you are sep e. If more space is neede se number (if known). A nt	ed, attach a s	eparate s	heet to this fo	-	•		onal
1.	Fill in your employment information.		Debtor 1			Debtor 2			
	illiorillation.	Employment status	✓ Employed			Employ	red		
	If you have more than one		Not Employ	ad		Not Em			
	job, attach a separate page with information about additional		Not Employ	cu		LI NOT EII	ipioyea		
		Occupation	Drivers Assista	nt					
	employers.	Employer's name	Balton Corp						
	Include part time, seasonal,		4004 F 00th Ct						
	or self-employed work.	Employer's address	1001 E 99th St Number Street			Number Stre	et		
	Occupation may include student								
	or homemaker, if it applies.		Chicago	Illinoio	60628				
			Chicago City	Illinois State	Zip Code	City	State	Zip Co	ode
		How long employed there?	5 months		2.p 0000				
Part 2:	Give Details About I								
Estimat	te monthly income as of the	date you file this form. If you ha	ave nothing to rep	ort for any lin	e, write \$0 in the s	pace. Include	your non-filing	spouse ur	nless you
-	your non-filing spouse have mo	re than one employer, combine tl	ne information for	all employers	for that person on	the lines belo	ow. If you need r	nore spac	e, attach
a separa	ate sheet to this form.			For	Debtor 1	For Debto			
		y, and commissions (before all lculate what the monthly wage wo			\$2,253.33				
	timate and list monthly overt		3		+ \$0.00				
	l iculate gross income. Add lin	• •	4	. –	\$2,253.33				
u				1	+=,=00.00	1			

Filed <u>06/29/16</u> Debtor 1 Bryson Case 16-21154 D Doc 1 Entered @6/29/166 17:08:27 Desc Main Documentame Page 33 of 68 For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4 \$2,253.33 5. List all payroll deductions: 5a. Tax, Medicare, and Social Security deductions 5a. \$471.08 5b. 5b. Mandatory contributions for retirement plans \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance 5e. \$0.00 5f. Domestic support obligations 5f. \$0.00 5q. Union dues 5g. \$0.00 5h. Other deductions. Specify: 5h. -\$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$471.08 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$1,782.26 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 monthly net income. 8a. 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies 8f. \$0.00 \$0.00 8g. Pension or retirement income 8g. 8h. Other monthly income. Specify: 8h. -\$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$0.00 10.Calculate monthly income. Add line 7 + line 9. 10. \$1,782.26 \$1,782.26 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$0.00 Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. \$1,782.26 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Yes. Explain:

	Case 16-2115	4 Doc 1 Filed 06	1/29/16 Entered 06	<i>L</i> 29/16 17:08:27	Desc Main	
Fill in this informa	ation to identify your cas		<u> </u>			
Debtor 1	Bryson	D	Martin			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle News	Loot Nome	Check if this is:		
(Opodoo, ii iiiiig)	riistivaille	Middle Name	Last Name	An amended fili	ng	
United States Ba	ankruptcy Court for the:	Northern	District of Illinois (State)		howing post-petition the following date:	chapter 13
Case number (If known)				MM / DD / YYY		
Official F	orm 106J				•	
	e J: Your Ex	penses				12/1
nformation. If m f known). Answ		attach another sheet to this fo	filing together, both are equall orm. On the top of any additior			er
1. Is this a joint	case?					
✓ No. Go t	o line 2					
Yes. Do	es Debtor 2 live in a se	eparate household?				
	No					
Г	Yes. Debtor 2 must file	e Official Forms 106J-2, Expense	es for Separate Household of Del	btor 2.		
2. Do you have	dependents?	No				
Do not list Del Debtor 2.		es. Fill out this information for ach dependent	Dependent's relationship to Debtor 1 or Debtor 2 Parent	Dependent's age 64 years	Does depend with you? No. Ves.	ent live
3. Do your expe		No.				
expenses of than yourself and dependents	your Y	/es				
Part 2: Estim	ate Your Ongoing	Monthly Expenses				
•	a date after the bankr		ou are using this form as a sup lemental Schedule J, check th	•	•	
		ash government assistance if ton Schedule I: Your Income			You	ur expenses
	r home ownership exp the ground or lot. 4.	oenses for your residence. Incl	ude first mortgage payments and	I	4.	\$450.00
If not inclu	ded in line 4:					
4a. Real est	ate taxes				4a	\$0.00
4b. Property	, homeowner's, or rente	r's insurance			4b.	\$0.00
4c. Home m	aintenance, repair, and u	ipkeep expenses			4c.	\$0.00
					-	

\$0.00

4d.

4d. Homeowner's association or condominium dues

ebtor 1 Bryson Case 16-21154 DOC 1 Filed 06/29/16 Entered 06/29/16 @A7i08:27 Desc Main

Document Page 35 of 68 Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$75.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$100.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies \$375.00 7. 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning \$85.00 9. 10. Personal care products and services \$85.00 10. 11. Medical and dental expenses \$37.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$350.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$50.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _ \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$0.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes. \$0.00 20b 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses. \$0.00 20d 20e. Homeowner's association or condominium dues \$0.00 20e

Debtor 1	Bryson Case 16-21154 First Name	DDOC 1 Middle Name	Filed 06//29/16 Document	Entered 06/29/16 /1476:08:27 Page 36 of 68	Desc Main	
21. Other.	. Specify:		Document	1 age 30 01 00	21	\$0.00
	late your monthly expenses.					\$1,607.00
	dd lines 4 through 21.					\$0.00
	copy line 22 (monthly expenses for	,,	•	-2		\$1,607.00
22c. A	dd line 22a and 22b. The result is	your monthly e	xpenses.		22.	
23. Calcul	late your monthly net income.					
23a. C	copy line 12 (your combined mont	hly income) fror	m Schedule I.		23a	\$1,782.26
23b. C	copy your monthly expenses from	line 22 above.			23b	\$1,607.00
	ubtract your monthly expenses fro	, ,	income.			\$175.26
	The result is your monthly net inco	ome.			23c	
24. Do yo	ou expect an increase or decre	ase in your ex	penses within the year af	ter you file this form?		
For e	xample, do you expect to finish pa	aying for your ca	ar loan within the year or do	you expect your		
morto	gage payment to increase or deci	rease because	of a modification to the term	ns of your mortgage?		
✓ N	No					
	es					
-	Explain here:					
						I

page 3

		Case 16-2115	4 Doc 1 Filed 0	6/20/16 Ento	red 06/29/16 17:08:27	Dosc Main
Fill	in this inform	nation to identify your case		0/29/10 11/10	121100/29/10 17:00:27	Desc Main
Deb	otor 1	Bryson	D	Martin		
		First Name	Middle Name	Last Name		
	otor 2 ouse, if filing	First Name	Middle Name	Last Name		
Uni	ted States B	ankruptcy Court for the:	Northern	District of Illinois		
				(State)		
	se number nown)					
Of	ficial F	orm 106De	<u>C</u>			Check if this is a amended filing
De	clarat	ion About a	n Individual De	btor's Sche	dules	12/1:
f two	o married p	eople are filing togethe	er, both are equally responsi	ble for supplying corr	ect information.	
	t 1: Sign		eone who is NOT an attorney	to help you fill out ba	nkruptcy forms?	
	✓ No					
	Yes. N	Name of person		Attach Bankrup Signature (Offic	otcy Petition Preparer's Notice, Decla sial Form 119).	ration, and
×	•	are true and correct.	e that I have read the summa	*	d with this declaration and	
	oignature 0	DEDIOI I		Sign	ature of Debtor 2	
	Date <u>6/29/</u> MM/	2016 /DD/YYYY		Date	MM/DD/YYYY	

Fill ir	this inform	Case 16-		Doc 1	Filed	06/29/16	Entered (06/29/16 17	:08:27	Desc N	⁄lain
Debt		Bryson	our ouse.	D		Martin					
Debt	tor 2	First Name		Middle	Name	Last N	ame				
		First Name		Middle	Name	Last N	ame	_			
Unite	ed States Ba	ankruptcy Court f	or the: No	rthern		District of III	inois State)	_			
Case (If kn	e number own)					(0	naic)	_			
Off	icial F	orm 10	7								Check if this is a amended filing
				Affairs	for	Individu	als Filin	g for Bar	krupt	CV	12/1
Be as	complete	and accurate a	s possible. If	two married	l people	are filing togeth	er, both are eq	ually responsible	for supplyi	ing correct i	nformation. If more
space	e is needed	l, attach a sepai	ate sheet to	this form. Or	n the top	of any addition	al pages, write	your name and c	ase numbei	r (if known).	Answer every question
Part	1: Give	Details Abou	ıt Your Ma	rital Status	s and V	Vhere You Li	ved Before				
1.	What is	your current ma	arital status?								
	☐ Mar ✓ Not	ried married									
2.	During tl	ne last 3 years, l	nave you live	d anywhere	other tha	an where you liv	e now?				
	☐ No ✓ Yes.	List all of the place	ces you lived i	n the last 3 ye	ars. Do n	ot include where	you live now.				
	Deb	tor 1:			Dates there	Debtor 1 lived	Debtor 2:				ites Debtor 2 lived ere
							Same	as Debtor 1			Same as Debtor 1
		S Drexel Ave., A ber Street	pt 103		- From	6/1/2014	Number S	New of		—— Fro	om
		bei Street			_ To	5/1/2015		bueet		То	
	Chic	ago III	inois	60653	_						
	City	S	tate	Zip Code			City	State	Zip Co	ode	1 0 D. l 1 4
							Same	as Debtor 1			Same as Debtor 1
	Num	ber Street			- From		Number S	Street		Fro	om
					_ To					То	
	City	S	tate	Zip Code	_		City	State	Zip Co	ode	
3. 1		last 8 vears, did	l vou ever liv	e with a sno	use or le	egal eguivalent i	n a community	property state or	territory?	(Community r	property states and
		•	•	•		• .	•	Washington, and	• ,	Corririarity	roporty states and
[✓ No										
I	Yes. M	ake sure you fill o	out Schedule H	l: Your Codel	btors (Off	icial Form 106H)					

Debtor 1 Bryson Case 16-21154 DDoc 1 First Name Middle Name

 Filed 06/29/16
 Entered 06/29/16 12-008:27
 Desc Main

 Document
 Page 39 of 68
 Part 2: Explain the Sources of Your Income

 4. Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details. 						
		Debtor 1		Debtor 2		
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	
	From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$7000.00	Wages, commissions, bonuses, tips Operating a business		
	For last calendar year: (January 1 to December 31, 2015) YYYY	✓ Wages, commissions, bonuses, tips✓ Operating a business	\$3000.00	Wages, commissions, bonuses, tips Operating a business		
	For the calendar year before that: (January 1 to December 31, 2014) YYYY	Wages, commissions, bonuses, tips Operating a business	\$4000.00	Wages, commissions, bonuses, tips Operating a business		
	Did you receive any other income during this Include income regardless of whether that income benefit payments; pensions; rental income; intereand you have income that you received together, List each source and the gross income from each No Yes. Fill in the details.	e is taxable. Examples of other est; dividends; money collected list it only once under Debtor 1.	income are alimony; child su from lawsuits; royalties; and	gambling and lottery winnings.		
		Debtor 1		Debtor 2		
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	
	From January 1 of current year until the date you filed for bankruptcy:					
	For last calendar year: (January 1 to December 31,	ides	\$2,700.00			
	For the calendar year before that: (January 1 to December 31,					

Debtor 1 Bryson Case 16-21154 DOC 1 Filed 06/29/16 Entered 06/29/16 (1/7):08:27 Desc Main

First Name Document Page 40 of 68

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? ✓ No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or City State Zip Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or vendors City State Zip Code Other Mortgage Creditor's Name Car Number Street Credit card

City

State

Zip Code

Loan repayment Suppliers or vendors

Other

Doc 1 Filed 06/29/16 Entered 06/29/16 /147:08:27 Desc Main Debtor 1 Document Page 41 of 68 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

Filed 06/429/16 Entered 06/429/16 /147:08:27 Desc Main Bryson Case 16-21154 DDoc 1 Document Page 42 of 68 Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number Concluded Number Street City State Zip Code Case title Pending Court Name On appeal Case number Concluded With 10. Che

				Number St	1661	-	
				City	State	Zip Code	
	ore you filed for b and fill in the detail		ny of your property repo	ossessed, fore	closed, garnish	ed, attached, seize	d, or levied?
No. Go to line	11.						
∕es. Fill in the i	information below.						
			Describe the prop	erty		Date	Value of the property
Creditor's Nan	ne						
			Explain what happ	ened			
Number Stre	eet						
			Property was re	possessed.			
			Property was fo	reclosed.			
			Property was g	arnished.			
City	State	Zip Code	Property was at	tached, seized,	or levied.		
			Describe the prop	erty		Date	Value of the property
Creditor's Nan	ne						
			Explain what happ	ened			
Number Stre	eet						
			Property was re	possessed.			
			Property was fo	reclosed.			
			Property was g				

Deb	tor 1	Bryson Case 16-21154 First Name		<u>d 06//29/16 Entered</u> 06//29/116 /147ନ:08: cume:htm Page 43 of 68	27 Desc	<u>Main</u>
11.		nin 90 days before you filed for ounts or refuse to make a paym No		creditor, including a bank or financial institution, set of	ff any amounts fr	om your
	Ħ	Yes. Fill in the details.				
				Describe the action the creditor took	Date action was taken	Amount
						·
		Creditor's Name				
		Number Street	_			
				Last 4 digits of account number: XXXX-		
				-		
		City State	Zip Code			
12.		in 1 year before you filed for beiver, a custodian, or another of		your property in the possession of an assignee for th	e benefit of credi	tors, a court-appointed
		No				
	Ħ	Yes				
_	_	liat Cantain Oitta and Ca				
Part	9:	List Certain Gifts and Co	ntributions			
13.	Wit	thin 2 years before you filed for	r bankruptcy, did you	give any gifts with a total value of more than \$600 per	person?	
	✓	No				
		Yes. Fill in the details for each g	gift.			
		Gifts with a total value of mor per person	e than \$600	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the G	Gift			
		Number Street				
		City State	Zip Code			
			·			
		. ,				
		Person to Whom You Gave the G	Gift			
		Number Street				
		Cib. Ciata	7:n C! -			
		City State	Zip Code			
		Person's relationship to you				

		FIRST Name	Middle Name Do	ocumente Page 44 of 68		
14.	With	nin 2 years before you filed for		give any gifts or contributions with a total value of mor	e than \$600 to an	y charity?
	✓	No Yes. Fill in the details for each g	ift or contribution.			
	_	Gifts with a total value of mor		Describe the gifts	Dates you gave the gifts	Value
		Charity's Name				
		Number Street	7: 0 1			
Part	6.	City State List Certain Losses	Zip Code			
15.	With	in 1 year before you filed for b	ankruptcy or since y	ou filed for bankruptcy, did you lose anything because	of theft, fire, othe	r disaster, or
	_	bling? No				
		Yes. Fill in the details.				
		Describe the property you los how the loss occurred	st and	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending	Date of your loss	Value of property lost
				insurance claims on line 33 of Schedule A/B: Property.		
16.	seek Includ	ing bankruptcy or preparing a de any attorneys, bankruptcy peti No	bankruptcy petition?	r anyone else acting on your behalf pay or transfer any p? t counseling agencies for services required in your bankrupto		e you consulted about
		Yes. Fill in the details.		Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Miller, Mike		Attorney's Fee - 350.00	6/27/2016	\$350.00
		Person Who Was Paid				
		Number Street				
		City State	Zip Code			
		Email or website address				
		Person Who Made the Payment,	, if Not You			
		Person Who Was Paid				
		Number Street				
		City State	Zip Code			
		Email or website address				
		Person Who Made the Payment,	, if Not You			

Debtor 1 Bryson Case 16-21154 DOC 1 Filed 06/29/16 Entered 06/29/16 (Auto) 8:27 Desc Main

Deb	tor 1	Bryson Case 16-21154 First Name	DDoc 1 Filed Middle Name Do	d 06/29/16 ocumetrit	Entered 06/29 Page 45 of 68	M16/14708:	27 Desc	<u>Main</u>	
17.	you	nin 1 year before you filed for ba deal with your creditors or to m not include any payment or transfer	ake payments to you	r creditors?	ng on your behalf pay o	r transfer any p	property to anyor	ne who p	promised to help
	✓	No Yes. Fill in the details.							
				Description and	d value of any property	transferred	Date payment or transfer was made	Amour	nt of payment
		Person Who Was Paid							
		Number Street							
		City State	Zip Code						
18.	Inclu trans	nin 2 years before you filed for be nary course of your business of ide both outright transfers and transfers that you have already listed or No Yes. Fill in the details.	r financial affairs? sfers made as security					-	
	_	Too. 1 III III allo dottallo.		Description and property transfe			property or paymets but paid in exch		Date transfer was made
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
		Person Who Received Transfer							
		Number Street							
		City State Person's relationship to you	Zip Code						
19.	(The	nin 10 years before you filed for se are often called asset-protectio		transfer any prop	perty to a self-settled tru	st or similar de	vice of which yo	u are a k	peneficiary?
		Yes. Fill in the details.		Description an	d value of the property	transferred			Date transfer was made
		Name of trust							

Debtor 1 Bryson Case 16-21154 DDoc 1 Filed 06/429/16 Entered 06/429/16 (147):08:27 Desc Main

Dovi		First Name	annial Ann	Middle Name	•	46 of 68	orogo Unito		
Part	With or tra	nin 1 year before yo ansferred?	ou filed for ba	nkruptcy, were	aments, Safe Deposit Box any financial accounts or instru cial accounts; certificates of deposit is.	ıments held i	n your name, or for you		
		No Yes. Fill in the detai	ils.						
		100.11111111111111111111111111111111111			Last 4 digits of account number	Type of instrum	account or nent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was F	Paid		— XXXX-		ecking vings		
		Number Street			-	=	ney market kerage er		
		City	State	Zip Code					
		Person Who Was F	Paid		XXXX-	=	ecking vings		
		Number Street			_ _	_	ney market kerage er		
		City	State	Zip Code	<u> </u>				
21.	valu	rou now have, or dables? No Yes. Fill in the detai		ithin 1 year bef	ore you filed for bankruptcy, any	≀ safe deposi	t box or other deposito	ry for securities,	cash, or other
	Ц	Too. I iii iii dio dola			Who else had access to it?		Describe the contents	S	Do you still have it?
		Name of Financial	Institution		Name				☐ No
		Number Street			Number Street				Yes
		City	State	Zip Code	City State	Zip Code			
22.	_	e you stored prope	erty in a stora		other than your home within 1 y	year before y	ou filed for bankruptcy	?	
		No Yes. Fill in the detai	ils.						
					Who else had access to it?		Describe the contents	S	Do you still have it?

City

Name of Storage Facility

State

Number Street

Name

Number

City

Zip Code

Street

State

Zip Code

Deb	tor 1	First Name Middle Name	Docum	retht™ Pa(<u>ntered</u> 06√2 ge 47 of 68	19/11-6/11/7::08: <u>27 Desc Mai</u>	n
Part	9:	Identify Property You Hold or Contro	I for Some	one Else			
23.	Do y	you hold or control any property that someone	e else owns?	Include any pro	perty you borro	owed from, are storing for, or hold in tru	st for someone.
		No Yes. Fill in the details.					
	ш	res. Fill lift the details.	Where is t	he property?		Describe the contents	Value
						_	
		Owner's Name	Number St	reet			
		Number Street				-	
			City	State	Zip Code	-	
			— Oity	Olale	Zip Oode		
		City State Zip Code					
Par	10:	Give Details About Environmental In	formation				
For	the p	urpose of Part 10, the following definitions apply:					
	in S: or H to	azardous or toxic substances, wastes, or material in cluding statutes or regulations controlling the clear ite means any location, facility, or property as defined used to own, operate, or utilize it, including dispostazardous material means anything an environment exic substance, hazardous material, pollutant, contain I notices, releases, and proceedings that you know any governmental unit notified you that you remain the details. Name of site Number Street	nup of these sed under any ensal sites. tal law defines aminant, or simulations about, regard	ubstances, waste nvironmental law, as a hazardous whilar term. less of when they or potentially liabental unit	es, or material. whether you now vaste, hazardous so occurred.	own, operate, or utilize it substance,	Date of notice
			City	State	Zip Code	-	
		City. Chata Tip Code	_		_p		
		City State Zip Code					
25.	Hav	e you notified any governmental unit of any re No Yes. Fill in the details.	elease of haza	ardous material	?		
			Governme	ental unit		Environmental law, if you know it	Date of notice
		Name of site	Governmen	ntal unit		-	
		Number Street	Number St	reet		_	
			City	State	Zip Code	-	
		City State Zip Code	_				
		·					<u> </u>

Debto	or 1	Bryson Case 16-21154 First Name			<u>Entered</u> 06/29 Page 48 of 68	h16 Ario 8: <u>27</u>	Desc Main	
26.	Hav	e you been a party in any judic	ial or administrative	e proceeding under a	any environmental law	? Include settlements	and orders.	
	✓	No						
	ш	Yes. Fill in the details.	c	ourt or agency		Nature of the case	Status of the	
		Case title					case	
			_	ourt Name			Pending	
			_				On appeal	
		Case number	N	lumber Street			Concluded	
			C	ity State	Zip Code			
Part '	11:	Give Details About Your	Business or Co	nnections to An	y Business			
27.	With	nin 4 years before you filed for	bankruptcy, did you	ı own a business or	have any of the follow	ing connections to an	y business?	
		A sole proprietor or self-emp	oloyed in a trade, prof	ession, or other activit	y, either full-time or part-	time		
		A member of a limited liability	ty company (LLC) or	limited liability partners	ship (LLP)			
		A partner in a partnership An officer, director, or mana	ging executive of a co	orporation				
		An owner of at least 5% of the	ne voting or equity se	curities of a corporatio	n			
No. None of the above applies. Go to Part 12.								
L Y		Yes. Check all that apply above a	nd fill in the details be		ure of the business	Employer Ide	entification number Do not	
							al Security number or ITIN.	
		Business Name		_		EIN:		
		Number Street		— Name of accoun	Name of accountant or bookkeeper		ess existed	
		City State	Zip Code	_	nam or bookinospor	From	То	
			_ .p					
				Describe the nature of the husiness		Employer Identification number Do not		
				Describe the nat	Describe the nature of the business		Employer Identification number Do not include Social Security number or ITIN.	
		Business Name		_		EIN:		
		Number Street		— Name of accoun	tant or bookkeeper	Dates busine	ess existed	
		City State	Zip Code	— Name of account	itanii or bookkeeper	From	То	
		City State	Zip Code					
				Describe the nat	ure of the business	Employer Ide	entification number Do not	
				Describe the nat	ure of the business		al Security number or ITIN.	
		Business Name		_		EIN:		
		Number Street				Dates busine	ess existed	
		-		Name of accoun	tant or bookkeeper	Fear	To	
		City State	Zip Code			From	То	

Page 49 of 68 28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. No
Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
Date issued Name Number Street City State Zip Code Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
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0: (D.)
Signature of Debtor 1 Signature of Debtor 2
Date 6/29/2016 Date
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
✓ No
☐ Yes
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?
✓ No
Yes. Name of person Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

		Northern District o	i illinois					
n re	Bryson D Martin		Case No.	(16 1				
	Debtor		Chapter	(If known) Chapter 13				
				спариот то				
	DISCLOSURE OF (COMPENSATION C	F ATTORNEY FO	R DEBTOR				
1.	Pursuant to 11 U.S.C. § 329(a) and Fe compensation paid to me within one y rendered or to be rendered on behalf	ear before the filing of the peti	tion in bankruptcy, or agreed	to be paid to me, for services				
	For legal services, I have agreed to a	ccept		\$4,000.00				
	Prior to the filing of this statement I h	ave received		\$350.00				
	Balance Due			\$3,650.0				
2.	The source of the compensation paid	to me was:						
	✓ Debtor	Other (specify)						
3.	The source of the compensation paid	to me is:						
	✓ Debtor	Other (specify)						
4.	I have not agreed to share the abomembers and associates of my la		rith any other person unless th	ey are				
	I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;							
5.								
	c. Representation of the debtor a	t the meeting of creditors and o	confirmation hearing, and any	adjourned hearings thereof;				
	d. Representation of the debtor in	adversary proceedings and o	ther contested bankruptcy ma	tters;				
6.	By agreement with the debtor(s), the a	above-disclosed fee does not i	nclude the following services:					
		CERTIFICATIO	N					
	I certify that the foregoing is a complete debtor(s) in this bankruptcy proceedings		or arrangement for payment	to me for representation of				
	6/29/2016		/s/ Mike Miller					
	Date		Signature of Attorney					
			Semrad Law Firm					
			Name of law firm					

Document

Page 51 of 68

Desc Main

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN **CHAPTER 13 DEBTORS AND THEIR ATTORNEYS**

(Court-Approved Retention Agreement, Revised as of 4/20/15)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

Al. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

Client understands taht any funds that client is rendering to Robert J Semrad & Associates, LLC as part of the advance payment retainer shall immediately become the property of Robert J. Semrad & Associates, LLC in exchange for a commitment by Robert J. Semrad, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by Robert J Semrad & Associates, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, Robert J. Semrad & Associates, LLC does not represent clients under such a security retainer because the preparation of a

bankruptcy cases requires many disparate tasks and functions for the attorney amd support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of Robert J. Semrad & Associates, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.

- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES M.

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$ 310.00
- 3. Before signing this agreement, the attorney has received, \$ 350.00 toward the flat fee, leaving a balance due of \$ 3650.00 ; and \$ 61.76 for expenses, leaving a balance due for the filing fee of \$310.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Signed:

Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

Case 16-21154 Doc 1 Filed 06/29/16 Document

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

Entered 06/29/16 17:08:27 Desc Main Page 58 of 68

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$310	total fee
+	\$75	administrative fee
	\$235	filing fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 16-21154 Doc 1 Filed 06/29/16 Entered 06/29/16 17:08:27 Desc Main UNITED STATES BANKBURTCY COURT Northern District of Illinois

In re:	Martin, Bryson D Debtor(s)	Case No	
	Debio(s)	Chapter.	Chapter13
	VERIFICATIO	N OF CREDITOR MAT	RIX
-	The above named Debtors hereby verify that the a	ttached list of creditors is true a	and correct to the best of their knowledge
Date:	6/29/2016	/s/ Martin, Bryson	D

Signature of Debtor

Case 16-21154 Doc 1 Filed 06/29/16 Entered 06/29/16 17:08:27 Desc Main Document Page 62 of 68

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA , GA 30301 USA

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U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA , GA 30301 USA

SOUTHWEST CREDIT SYSTE 5910 W PLANO PKWY STE 10 PLANO , TX 75093 USA

U S DEPT OF ED/GSL/ATL PO BOX 2287 ATLANTA , GA 30301 USA

COMMONWEALTH FINANCIAL 245 MAIN ST DICKSON CITY , PA 18519 USA

HARRIS 111 WEST JACKSON B SUITE 400 CHICAGO , IL 60604 USA

City of Chicago Parking 121 N Lasalle St 107A Chicago , IL 60602 USA

Peoples Gas 200 E. Randolph Chicago , IL 60601 USA

Comcast 11621 E. Marginal Way # 5 Bankruptcy Dept Seattle , WA 98168 USA Case 16-21154 Doc 1 Filed 06/29/16 Entered 06/29/16 17:08:27 Desc Main Document Page 63 of 68

T-Mobile P.O. Box 742596 Cincinnati , OH 45274 USA

Luchas Auto Sales 3535 E. 100th St. Chicago , IL 60617 USA

Debtor 1 Bryson Case 16-2	21154 _S Doc 1 Middle Name	Filed 06/29/16 Document	Entered 06/29/16/1 Page 64 of 68	7:08: <u>27</u>	Desc Main
Part 6: Answer These Que	estions for Reporti	ng-Purposes	ŭ		
16. What kind of debts do you have?	as "incurred b	ts primarily consumy an individual prima line 16b. b line 17. ts primarily busines for a business or inv line 16c. b line 17.	rily for a personal, family, ones debts? Business debts a estment or through the operation at are not consumer debts.	or househol are debts the eration of th	d purpose." nat you incurred to ne business or
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid tha funds will be available for distribution to unsecured creditors?	Yes. I am filing und paid that fund No. Yes.		e 18. nate that after any exempt property nute to unsecured creditors?	is excluded a	nd administrative expenses are
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999		1,000-5,000 5,001-10,000 10,001-25,000	5	5,001-50,000 0,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500, \$500,001-\$1 mi	00	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	[] \$	500,000,001-\$1 billion 1,000,000,001-\$10 billion 10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500, \$500,001-\$1 mi	000	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million		500,000,001-\$1 billion 1,000,000,001-\$10 billion 10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below					
For you	and correct. If I have chosen to or 13 of title 11, Ur proceed under Cha If no attorney reprefill out this docume I request relief in a I understand making connection with a base of the second of t	file under Chapter 7, nited States Code. I upter 7. esents me and I did nent, I have obtained a ccordance with the clarg a false statement, pankruptcy case can §§ 152, 1341, 1519, artin	I am aware that I may pronderstand the relief available of pay or agree to pay some read the notice required napter of title 11, United Streen to see the concealing property, or obtained 3571.	nceed, if eligole under each meone who by 11 U.S. ates Code, caining mon 00, or impressed to the control of the	specified in this petition. ey or property by fraud in isonment for up to 20 years,

Case 16-21154 Doc 1 Filed 06/29/16 Entered 06/29/16 17:08:27 Desc Main Document Page 65 of 68 Fill in this information to identify your case: Debtor 1 Martin Middle Name First Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name District of Illinois United States Bankruptcy Court for the: Northern (State) Case number (If known) Check if this is an Official Form 106Dec amended filing **Declaration About an Individual Debtor's Schedules** 12/15 If two married people are filing together, both are equally responsible for supplying correct information. You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Part 1: Sign Below Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms? Attach Bankruptcy Petition Preparer's Notice, Declaration, and Yes. Name of person Signature (Official Form 119). Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct. /s/ Bryson Martin Signature of Debtor Signature of Debtor 2 Date 6/27/2016 Date MM/DD/YYYY MM/DD/YYYY

btor 1	Bryson Case 16	5-21154	_s Doc 1	Filed 06/29/1	6 Entered Q6/29/16 17:08:27	Desc Main
	First Name		Middle Name	Document ^{me}	Page 66 of 68	
	ditors, or other parti No	ies.	oankruptcy, die	d you give a financia	statement to anyone about your business? In	clude all financial institutions
	Yes. Fill in the details	s below.				
				Date issued		
	Name			MM/DD/YYYY		
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	City	State	Zip Cod			
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Case 16-21154 Doc 1 Filed 06/29/16 Entered 06/29/16 17:08:27 Desc Main UNIT Document BARage 67cof 68URT

Northern District of Illinois

n re:	Martin, Bryson S	Case No.	
	Debtor(s)		
		Chapter. Chapter13	
	VERIFICA	TION OF CREDITOR MATRIX	
	The above named Debtors hereby verify that	the attached list of creditors is true and correct to the best of their	knowledge.
)ate:	6/27/2016	/s/ Martin, Bryson S	
		Martin, Bryson S Signature of Debtor	

Debtor	1 Bryson First Name	0-21154 _S DOC 1 Middle Name	Document Document	Page 68 of 68	Desc Main
16. C	alculate the median f	amily income that applies	to you. Follow these step	s:	
	6a. Fill in the state in w		Illinois		
		of people in your household.	2		
		amily income for your state a	ad size of household		\$63,896.00
1	To find a list of app		unts, go online using the l	nk specified in the separate instructions for this for	m. This list may
	low do the lines com				
1				form, check box 1, Disposable income is not deten isposable Income (Official Form 122C-2).	nined under 11
1	1325(b)(3). G		culation of Disposable	ck box 2, <i>Disposable income is determined under 1</i> * Income (Official Form 122C-2). On line 39 of tha	
art 3:	Calculate Your	Commitment Period	Under 11 U.S.C. §1:	325(b)(4)	
8. C	opy your total averag	ge monthly income from li	ne 11.		\$982.58
				e is not filing with you, and you contend that calcular our spouse's income, copy the amount from line 13.	
1	9a. If the marital adjust	tment does not apply, fill in 0	on line 19a.		-\$0.00
1	9b. Subtract line 19a	from line 18.			\$982.58
		monthly income for the ye	ear. Follow these steps:		L
2	0a. Copy line 19b.				\$982.58
		number of months in a year)			x 12
2	0b. The result is your o	current monthly income for th	ne year for this part of the	form.	\$11,790.96
		amily income for your state a	nd size of household from	line 16c.	\$63,896.00/
21. ⊢	low do the lines com				
Ŀ	✓ Line 20b is less than period is 3 years. G		ordered by the court, on th	e top of page 1 of this form, check box 3, The comr	nitment
I	Research Company of the Company of t	an or equal to line 20c. Unles <i>is 5 years.</i> Go to Part 4.	s otherwise ordered by the	e court, on the top of page 1 of this form, check box	4, The
art 4:	Sign Below				
	By signing here, I d	leclare under penalty of perju	ry that the information on	this statement and in any attachments is true and c	orrect.
	🗶 /s/ Bryson N	lartin July	4	x	
	Signature of D	ebtor 1		Signature of Debtor 2	**************************************
	Date 6/27/201	6		Date	
	MM/DD			MM/DD/YYYY	
		, do NOT fill out or file Form		9 of that form, copy your current monthly income fro	om line 14 above